

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: AMBER WALKO-RAY

Debtor(s)

CHAPTER 13

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 5-24-01489-MJC

vs.  
AMBER WALKO-RAY

Respondent(s)

**TRUSTEE'S MOTION TO DISMISS CASE  
FOR FAILURE TO OBTAIN CREDIT COUNSELING**

AND NOW, on July 2, 2024, Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney, Agatha R. McHale, and moves this Honorable Court for dismissal of the above-captioned Chapter 13 bankruptcy case for the following reason(s):

- 1) A Petition under Chapter 13 was filed on June 14, 2024.
- 2) The Debtor(s) did not comply with the credit counseling requirements of 11 U.S.C. Sections 109(h) and 521(b) and therefore do not qualify as a debtor under the Bankruptcy Code.

WHEREFORE, your Trustee prays that this Honorable Court enter an Order dismissing the above-captioned case.

Dated: July 2, 2024

Respectfully submitted,

/s/ Agatha R. McHale, Esquire  
Id: 47613  
Attorney for Trustee  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: amchale@pAMD13trustee.com

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CHAPTER 13

CASE NO: 5-24-01489-MJC

Debtor(s)

**NOTICE**

NOTICE IS HEREBY GIVEN that Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania has filed a Motion to Dismiss. The Debtor(s) did not comply with the credit counseling requirements of 11U.S.C. Sections 109(h) and 521(b) and therefore do not qualify as a debtor under the Bankruptcy Code.

If you wish to contest this matter, you must file an objection with the Bankruptcy Clerk on or before July 23, 2024 and serve a copy on the movant and counsel. Any filing must conform to the Rules of Bankruptcy Procedure.

If no objections are filed, an order may be entered dismissing the case.

Dated: July 2, 2024

Respectfully submitted,

/s/ Agatha R. McHale, Esquire  
Id: 47613  
Attorney for Trustee  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: info@pamdl3trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: AMBER WALKO-RAY

CHAPTER 13

Debtor(s)

CASE NO: 5-24-01489-MJC

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on July 2, 2024, I served a copy of this Motion to Dismiss, Notice and Proposed Order on the following parties from Hummelstown, PA, unless served electronically.

Served Electronically

UNITED STATES TRUSTEE  
1501 NORTH 6TH STREET  
BOX 302  
HARRISBURG, PA 17102

Served by First Class Mail  
AMBER WALKO-RAY  
304 VILLAGE ROAD  
DALLAS, PA 18612

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 2, 2024

/s/ Vickie Williams  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: AMBER WALKO-RAY**

CHAPTER 13

### Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 5-24-01489-MJC

VS.

AMBER WALKO-RAY

### Respondent(s)

## **ORDER DISMISSING CASE**

Upon consideration of the Trustee's Motion to Dismiss, it is hereby ORDERED that the above-captioned bankruptcy be and hereby is DISMISSED. The Court retains jurisdiction to rule on any timely filed fee application.